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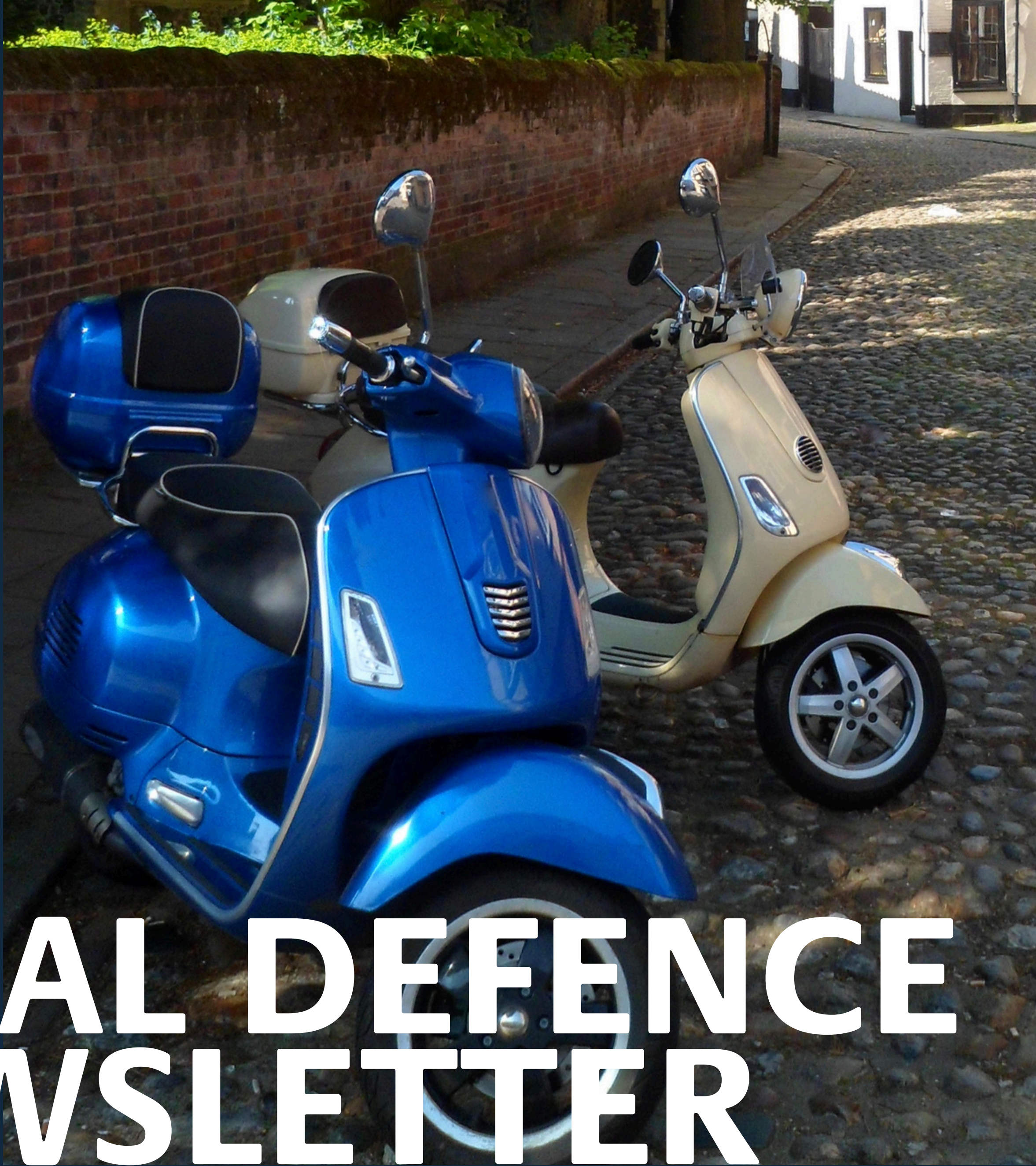


# LEGAL DEFENCE NEWSLETTER

**Welcome to this latest edition of the Carpenters Group Legal Defence newsletter. This quarter we are turning our attention to scooter and moped claims; claims that continue to generate discussion across the insurance industry.**

They may not always look like the biggest claims at first glance, but experience tells us that they can very quickly become expensive once credit hire, storage, recovery, personal injury and other associated losses are added into the mix.

In this edition we look at why scooter claims need careful handling from the outset, share some recent examples of successful outcomes, and revisit the importance of testing loss of use where the facts support it.

We also introduce Kerry Foster, our Credit Hire Deputy Team Leader, who plays a key role in supporting the team's approach to these types of claims.

The theme running through this edition is simple: small vehicles do not always mean small exposure. With early investigation, sensible scrutiny and strong technical handling, these claims can be managed fairly, proportionately and on the evidence.

I hope you find the articles and recent outcomes of interest.

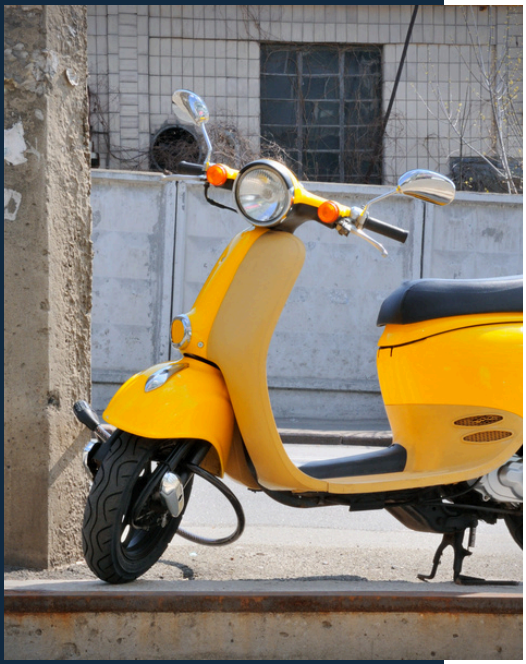
Kevin Perkins
Head of Legal Defence

# MEET THE TEAM KERRY FOSTER

Kerry joined Carpenters Group in 2018 and is now Deputy Team Manager within our Defence Credit Hire team.

Drawn to the strategic challenges and investigative nature of Credit Hire claims, Kerry enjoys piecing together complex cases and uncovering the detail behind every decision.

FIND OUT MORE



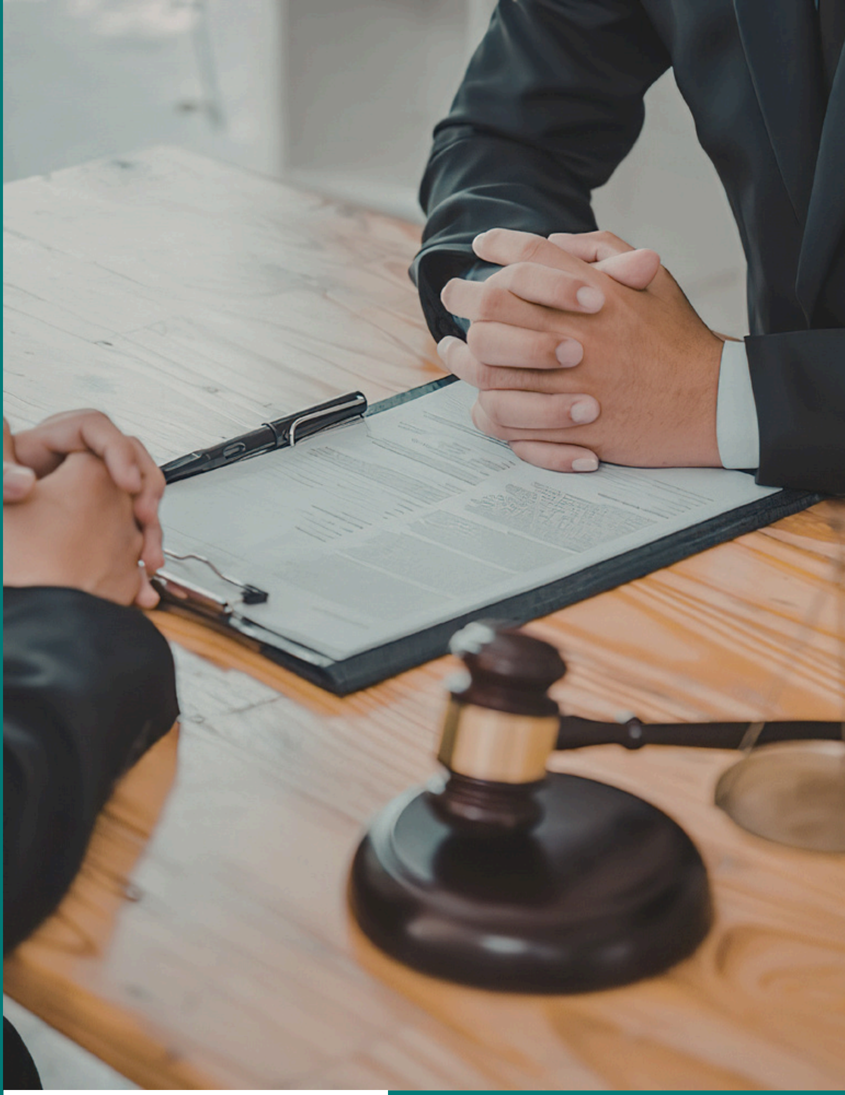
# £100K DAMAGES SAVING ACROSS THREE MOPED CASES

The Defendant Credit Hire team recently secured savings of more than £100,000 for insurer clients across three moped credit hire cases.

Led by Technical Lead Chris Dibb, the cases highlight the significant exposure these claims can present to insurers and the value of a robust investigative approach, with claims dismissed, discontinued or successfully defended through expert technical handling.

FIND OUT MORE

# WHY MOPED CASES REQUIRE EARLY SCRUTINY



The Defendant Credit Hire team has highlighted the growing exposure associated with moped claims, where credit hire, injury, recovery and storage costs can quickly exceed the value of the vehicle itself.

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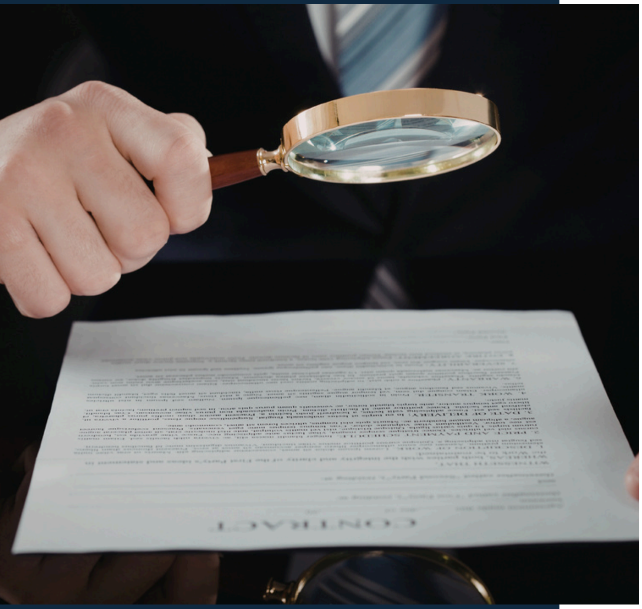
The article explores why early scrutiny of causation, loss of use and evidential issues is essential, helping insurers identify claims that warrant closer investigation while progressing genuine claims efficiently.

FIND OUT MORE



# A CREDIT HIRE CLAIM WITHOUT LOSS OF USE

A recent credit hire case handled by our Defendant Credit Hire team demonstrates why loss of use should never be assumed. By establishing that the claimant's vehicle was already unroadworthy following an earlier accident, the team successfully challenged causation and secured dismissal of the claim, highlighting the importance of investigating the wider factual background before focusing on hire rates, duration or impecuniosity.

FIND OUT MORE

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